

New Jersey Small Employer Health Benefits Program  
Premium Rate Comparison Survey

	HMO Plans								
	2008	2007	% inc	2008	2007	% inc	2008	2007	% inc
CARRIERS	\$15	\$15		\$20	\$20		\$30	\$30	
Aetna Health	\$7,854	\$6,410	22.5%	\$7,288	\$6,128	18.9%	\$6,523	\$5,624	16.0%
AmeriHealth HMO	\$6,463	\$5,612	15.2%	\$5,959	\$5,180	15.0%	\$5,314	\$4,628	14.8%
Health Net	\$7,647	\$6,435	18.8%	\$7,211	\$6,099	18.2%	\$6,631	\$5,405	22.7%
Horizon Healthcare of NJ/Horizon BCBS	\$4,240	\$3,949	7.4%	\$3,984	\$3,711	7.4%	\$3,857	\$3,592	7.4%
Oxford Health Plans (NJ)/Oxford Health Ins	\$5,362	\$5,091	5.3%	\$5,223	\$4,963	5.2%	\$4,998	\$4,755	5.1%

	HMO/POS Plan C \$500									HMO/POS Plan D \$500								
	2008	2007	% inc	2008	2007	% inc	2008	2007	% inc	2008	2007	% inc	2008	2007	% inc	2008	2007	% inc
CARRIERS	\$15	\$15		\$20	\$20		\$30	\$30		\$15	\$15		\$20	\$20		\$30	\$30	
Aetna Health	\$7,733	\$6,519	18.6%	\$7,220	\$6,272	15.1%	n/a	n/a		\$7,806	\$6,708	16.4%	\$7,291	\$6,461	12.8%	n/a	n/a	
AmeriHealth HMO	\$7,079	\$6,406	10.5%	\$6,538	\$5,943	10.0%	n/a	n/a		\$7,335	\$6,703	9.4%	\$6,781	\$6,229	8.9%	n/a	n/a	
Health Net	\$7,747	\$6,912	12.1%	\$7,511	\$6,766	11.0%	\$6,885	\$5,996	14.8%	\$8,134	\$7,260	12.0%	\$7,898	\$7,114	11.0%	\$7,271	\$6,344	14.6%
Horizon Healthcare of NJ/Horizon BCBS	n/a	n/a		\$5,212	\$4,647	12.2%	n/a	\$4,543		n/a	n/a		\$5,486	\$4,882	12.4%	n/a	\$4,773	
Oxford Health Plans (NJ)/Oxford Health Ins	\$5,541	\$5,150	7.6%	\$5,347	\$4,961	7.8%	\$4,987	\$4,595	8.5%	\$5,668	\$5,269	7.6%	\$5,472	\$5,078	7.8%	n/a	n/a	

Note: Rates shown are monthly premiums for the sample group described on the attached page.